PIANIST WITH NO LONG HAIR: VIOLINIST REALLY "HUMAN"



RUDOLPH GANZ

A planist who wears his hair short and who has a sense of humor is Rudolph Ganz, the eminent Swiss planist who, with Albert Spaiding, American violinist, will appear in loint recital under the management of Cortese Bros. at the Lyric theater on the evening of Feb. 24.

Spaiding also is described as a vigorous, sport-loving, manly man.

Ganz is not averse, contrary to the common rule, of having a loke told seen on himself, it is said.

It was in less Angeles that some soribe came out, halling Mr. Ganz as the Jay Gould of the plane, saying that he not only bore a striking resemblance.

ROBERTS' FOES

the governor's chair. opponents of the governor un-The opponents of the governor undoubtedly will use as their principal weapon against him in the primaries the new assessment and taxation laws. Gov. Reberts will stand or fall by the actual operation of these laws. Just now, with the final assessments not completed in any county and with tremendous increases made in every county by the state appraisers, which will probably, in the main, be sustained the argument possibly is rather running against the governor.

But when the actual tax rate is fixed, if it is found that the county taxes are kept down to as low a rate in pre-

are kept down to as low a rate in pro-portion as the state tax, which will be only slightly more than a third of last year's rate, there'll be another story. only slightly more than a third of last year's rate, there'll be another story, and the taxpayers may rise up and call Gov. Roberts blessed after all.

It's rather early for any predictions politically, but as it looks now, it's Gov. Roberts against the field and with a fair chance to defeat anyone who runs against him for the nomination. In the Republican camp in Tennessee, while there have been some efforts to show that entire harmony exists, the old factions are jockeying for position and their leaders are ready to stab each other in the back on the slightest provocation. Jesse Littleton, national committeeman from the state, is fighting Newell Sanders, former sepator, right in his home county of Hamilton Ben Huoper, former Republican governor, is supporting Sanders for one of the delegates from the state-at-large to the national convention.

Here in Memphis, Beb Church, negrostate committeeman, also has his eye on a chance to go to the national convention as a delegate from the state-at-large.

The two local factions one headed by

The two local factions one headed by G. Tem Taylor, former Republican state treasurer, the other by John W. Fariev, aided and abetted by Harry True, Charles B. Quinn, Pete Daurlae, John Q. Eaton and most of the other regular members of the old G. O. F. guard, are at drawn daggers. Two county committees are in existence, two county committees are in existence, two county conventions are to be held and there'll he two contesting delegations at the state convention on April 14.

There's an inside fight between the Lowden men and those supporting Gen Wood for the presidential insintation, involved in Teinessee Republican pointies and whit will win is domitted. The state delegation probably will be uninstructed. Republican like a chance to make a trade.

Also, Coi. Harry B. Anderson, antwo local factions one headed by

28 IDLE HENS NOW LAY 27 EGGS A DAY

And this was in Cold Winter Weather. Mrs. Davidson's Plan is Simple.

etive in any weather, and starts he

CINEMA OF CRIME REFLECTED UPON POLICE BLOTTER

erman Paper To

CATCH BLACK FUGITIVE.

Howard Ballentine, negro, wanted in

STEALS ONE SUPPORT. THREE PAIRS OF PANTS

Read News Scimitar Wants.



A MESSAGE FROM DR. CUPID

Cupid has been a successful physician in many a case. Dr. Cupid often brings cheer, happiness and contentment to the mind, and the blood feels the invigorating stimulus. Dr. Cupid is almost out of business at times, because the young girls

are frail, pale, ill and suffering from weaknesses of their sex. Listen to this woman's advice:

"I am glad of an opportunity to give this testimonial of what Dr. Pierce's Favorite Prescription did for me when I was at death's door-only sixteen years of age. I carelessly got my feet wet at a critical time and for months I suffered from functional derangement and so failed in health that my people thought surely I would die. I only weighed 65 pounds and my complexion was simply horrible. Dr. Pierce's Favorite Prescription, which I procured at the drug store, restored me to such absolutely perfect health that I never had any form of woman's weakness afterward. My weight doubled itself and my complexion became so rosy that my friends scarcely recognized me less than six months after I started to take the 'Prescription.' I am now over fifty and still praising Dr. Pierce's Favorite Prescription for the great benefit I received from it in my girlhood in enabling me to become a strong and healthy woman. I would advise all young girls who suffer to give this good medicine a trial."

(Signed) Clara Al Jones.

12 Jefferson Street, Chattanooga, Tenn.

ommerce Sturdy Speedy Dependable Chassis Prices: \$1690 to \$2065 f. o. b. Detroit, Mich. Two Chasses 1-11 Ton 15-2 Ton Capacities Solves City and Country Transportation Problems THE Commerce chasses are backed 1 by 9 years of specialized effort in building one standard type of truck chassis-There is a type body for all require-Service - durability - economy are incorporated in these sturdy chasses -providing rapid and dependable transportation-Pneumatic Cord Tires are Standard Equipment on the Commerce Chasses

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LONDON - Joshon v first woman New York Life Insurance Co.

(Incorporated under the laws of the State of New York.)

346 & 348 Broadway, New York, N. Y.

TO THE POLICY HOLDERS:

Life Insurance has suddenly taken on a new importance. Everybody

This indicates that the public has begun to understand the economic value of the principle on which life insurance rests, and it also demonstrates the high regard in which our life companies are held.

But do vou realize:

- 1st. That for the mere privilege of rendering this economic service our life companies will be taxed in 1920 (between the States and the Federal Government) upwards
- 2d. That Federal laws are purposely so framed that the use of life insurance to protect estates is not encouraged. Immediately following death the Federal Government exacts heavy cash payments whatever the character of the estate. Without life insurance such payments are always difficult and sometimes impossible?
- 3d. That the proceeds of life insurance must under the Federal law be included in the decedent's estate and taxed accordingly-unless payable to named beneficiaries; in that case such proceeds are exempt up to \$40,000?

Just a word about those queries:

- (1) A life insurance premium is essentially a tax, voluntarily levied, primarily for the protection of the family but very directly for the benefit of the state. The government, in taxing life insurance, indulges in the barbarism of taxing a tax. It would be scarcely more unsound for the government to tax its own income.
- (2) Death Duties can readily destroy a perfectly solvent estate unless cash can be raised quickly. Life insurance can quickly provide cash, but the laws limit and
- (3) A policy taken to replace in part the value to a corporation of an exceptional man may under the Federal Income Tax yield only 20% to the corporation; the government taking 80%.
- (4) The States also collect heavy death duties on insurance payable to estates.

All these taxes are in addition to the \$27,000,000 of taxes referred to in the first query; they are economically unsound and silly.

I speak of them because with your present keen interest in life insurance it is time that your representatives at Washington and in your State Capital heard from you.

THE YEAR 1919.

For the New York Life 1919 was in many respects the greatest year in its history.

Our new business (\$531,000,000) exceeded the new business in any previous year by nearly \$200,000,000. Our new business was written exclusively on the lives of individuals who made application to the Company and does not include any so-called Group insurance.

Our Mortality returned to normal figures, after the heavy mortality from influenza in 1918, which extended through the first four months of 1919.

The Russian Soviet Government by decree made life insurance a government monopoly in Russia and proceeded to liquidate the business of all life insurance companies, both domestic and foreign. Having by this decree assumed our liabilities the government took possession of our property in Russia, including our investments which were chiefly railroad bonds guaranteed by the Russian Government, and purchased with moneys accumulated from premiums paid by Russian policy-holders.

With the concurrence of the Superintendent of Insurance of the State of New York, approved by the Convention of Insurance Commissioners of the various States, we have eliminated both Russian assets and Russian liabilities from our statement for the year 1919.

There are no material complications elsewhere in our foreign business. The decrease in assets at the end of 1919, by comparison with assets

at the close of 1918, is due to the elimination of the Russian business and to the fact that in the assets at the close of 1918 there were about \$22,000,000 which we had borrowed to purchase Liberty Bonds.

Taking account of these items, the assets in 1919 made a normal increase. Safety funds increased during the year over \$5,000,000.

On December 31 our investments in Liberty Bonds and Victory Notes exceeded \$100,000,000.

DARWIN P. KINGSLEY, President.

Balance Sheet, January 1, 1920.	
ASSETS	LIABILITIES
Real Estate \$ 9,070,481.00 Loans on Mortgages 159,869,677.31 Loans on Policies 145,185,934.77 Loans on Collateral 159,000.00 Liberty Bonds and Victory Notes 100,605,626.80 Government, State, County and Municipal Bonds 147,363,654.60 Railroad Bonds 344,053,661.96 Miscellaneous Bonds and Stock 8,339,274.69 Cash 20,501,542.64 Uncollected and Deferred Premiums 13,993,352.96 Interest and Rents due and ac-	Policy Reserve
Premiums reported to War Risk Insurance Bureau under Soldiers' and Sailors' Civil Relief	

Paid Policy-holders during the year 1919....\$116,174,621.00

Total\$961,022,120.05

30,523.44

Total\$961,022,120.05